

Editorial

The 43rd combined volume (Issue 1 & 2) Business Studies (UGC - CARE Listed Journal Group I-ISSN 0970-9657), January & July, 2022, a double blind peer-reviewed and the refereed journal of the Department of Commerce, University of Calcutta, supported by an editorial board consisting of eminent experts in the field of commerce and management, comprises both descriptive and empirical thought-provoking articles in the field of finance, economics, accounting and management within the periphery of commerce and business. The 43rd combined volume of Journal, Business Studies consists of 14 papers pertaining to diverse areas of academic interest.

The first paper titled '*An Exploration on Indian Life Insurance Companies' Position in the Backdrop of Global Financial Crisis*', presents the level of efficiency of Indian life insurance companies operating during the post-recession era (from 2008-09 to 2016-17) based on input-oriented DEA model. In the second paper titled '*Digital Banking in Rural India with special reference to Micro and Small Entrepreneurs in the select District of Jharkhand: An overview*', the study reveals that processing time, ease of use, network connectivity, cyber security and compatibility are the key factors which motivate users to adopt digital banking. The third paper titled '*Use of Technology in Unorganized Retail Business: Studying Extended TAM on selected Unorganized Retailers in Indian*', makes a study the perception of the unorganized retailers towards the adoption of Cash Less Trading (CLT) practice. In the fourth paper titled '*A study on invest-worthiness of few selected Indian banks with specific emphasis on their financials and corporate governance practices*', an endeavor has been made to analyse the financial performances of selected Indian banks and to discuss the corporate governance practices of selected Indian Banks and to rank the banks on the basis of their holistic performances. The fifth paper titled '*Quantifying Tourism Performance of Select States of India: A Comparative Study Using Composite Weighted Index*', has made an attempt to evaluate and rank the Indian states using a Composite Weighted Index. A survey on 1000 respondents from five selected districts in the state of West Bengal in India of whom 500 respondents opened bank account under PMJDY has been conducted in the sixth paper titled '*Can Financial inclusion Instil Happiness among the Mass in India? A study into the celebrated Jan Dhan scheme in the state of West Bengal*'. The seventh paper titled '*Trade route for E-commerce for farmers of rural areas of North 24 Parganas, West Bengal, India*', analyses the E-commerce operating status in the rural area of North 24 Parganas. The eighth paper titled '*An Empirical study on Gender wise comparison among investors about factors influencing share market trading with special reference to Tirunelveli District*', focuses on factors influencing share market trading based on gender of investors in Tirunelveli district of Tamil Nādu state. In the ninth paper titled '*WLB (work life balance) and EE (employee engagement) at inflection point? Theorizing the Contextual Dynamics in Crisis (COVID) perspective*', the study aims to decompose sub-constructs of WLB and EE separately in terms of contextual dynamics and then find logical linkage between those through a theoretical synthesis. The tenth paper titled '*India is an Attractive Destination for ESG Investments in South Asia: A Cross-Country Comparison*', explores the scope and potentiality of ESG investment in India in comparison to other neighbouring countries with the help of secondary data. In the eleventh paper titled '*Safety and Security Factors Affecting Foreign Tourist Satisfaction in Karnataka*', the research focuses on safety and security factors affecting foreign tourist satisfaction in

Karnataka. The twelfth paper titled '*An Empirical Study of the Impact of Currency Exchange Rate Volatility on Indian Stock Market fluctuations*', tried to explore the interrelationship between currency exchange rate and stock market performance. An attempt has been made to study the perception of the beneficiary related to digital financial services in thirteenth paper titled '*Financial Inclusion using Digitalization and Perception of its beneficiaries*'. Last but not least, the fourteenth paper titled '*Environmental Performance of Environment Sensitive Industries: A Study on Selected Indian Companies*', has studied the impact of environmental reporting on environmental performance.

With immense pleasure and intense pride, the Department of Commerce, University of Calcutta publishes its refereed journal, Business Studies - UGC - CARE Listed Journal in presenting a good number of articles contributed by distinguished authors. It is hoped that published articles will persuade the learned readers for conducting further research. We always solicit valuable contributions and constructive criticisms from the learned readers over our email id: **bseditorcucommerce@gmail.com**. We express our gratitude to the authors of the articles and also convey our unlimited gratefulness to all the distinguished members of the Editorial Board for their invaluable suggestions and advice in publishing this issue and, of course, to the Editor and all Associate Editors of the Journal, for their incessant nurturing of this endeavour. In spite of our efforts, some typographical errors may be present for which we beg to be excused. We sincerely hope that all your academic and professional initiatives bring you the expected results.

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